

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF VIRGINIA

CHAPTER 13 PLAN  
AND RELATED MOTIONS

Name of Debtor(s): **Thomas C. Johnson, Sr.**  
**Juliet H. Johnson**

Case No: **19-32355-KLP**

This plan, dated 5/16/2019, is:

- the *first* Chapter 13 plan filed in this case.
- a modified Plan, which replaces the  
 confirmed or  unconfirmed Plan dated \_\_\_\_.

Date and Time of Modified Plan Confirmation Hearing:

Place of Modified Plan Confirmation Hearing:  
\_\_\_\_

The Plan provisions modified by this filing are:  
\_\_\_\_

Creditors affected by this modification are:  
\_\_\_\_

## 1. Notices

### To Creditors:

Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the Bankruptcy Court.

#### (1) Richmond and Alexandria Divisions:

The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed.

(2) Norfolk and Newport News Divisions: a confirmation hearing will be held even if no objections have been filed.

(a) A scheduled confirmation hearing will not be convened when:

- (1) an amended plan is filed prior to the scheduled confirmation hearing; or
- (2) a consent resolution to an objection to confirmation anticipates the filing of an amended plan and the objecting party removes the scheduled confirmation hearing prior to 3:00 pm on the last business day before the confirmation hearing.

In addition, you may need to file a timely proof of claim in order to be paid under any plan.

The following matters may be of particular importance.

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

A.	A limit on the amount of a secured claim, set out in Section 4.A which may result in a partial payment or no payment at all to the secured creditor	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not included
B.	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 8.A	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
C.	Nonstandard provisions, set out in Part 12	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not included

2. **Funding of Plan.** The debtor(s) propose to pay the Trustee the sum of **\$100.00 per month for 3 months, then \$555.00 per month for 57 months.**

Other payments to the Trustee are as follows:

The total amount to be paid into the Plan is \$ 31,935.00.

**3. Priority Creditors.** The Trustee shall pay allowed priority claims in full unless the creditor agrees otherwise.

**A. Administrative Claims under 11 U.S.C. § 1326.**

1. The Trustee will be paid the percentage fee fixed under 28 U.S.C. § 586(e), not to exceed 10% of all sums received under the plan.
2. Check one box:

Debtor(s)' attorney has chosen to be compensated pursuant to the "no-look" fee under Local Bankruptcy Rule 2016-1(C)(1)(a) and (C)(3)(a) and will be paid \$ 5,296.00, balance due of the total fee of \$ 5,296.00 concurrently with or prior to the payments to remaining creditors.

Debtor(s)' attorney has chosen to be compensated pursuant to Local Bankruptcy Rule 2016-1(C)(1)(c)(ii) and must submit applications for compensation as set forth in the Local Rules.

**B. Claims under 11 U.S.C. § 507.**

The following priority creditors will be paid by deferred cash payments pro rata with other priority creditors or in monthly installments as below, except that allowed claims pursuant to 11 U.S.C. § 507(a)(1) will be paid pursuant to 3.C below:

Creditor	Type of Priority	Estimated Claim	Payment and Term
<b>City of Richmond</b>	<b>Taxes and certain other debts</b>	<b>1,944.50</b>	<b>Prorata 6 months</b>
<b>Commonwealth of Virginia</b>	<b>Taxes and certain other debts</b>	<b>610.93</b>	<b>Prorata 6 months</b>
<b>Internal Revenue Service**</b>	<b>Taxes and certain other debts</b>	<b>1.00</b>	<b>Prorata 6 months</b>

**C. Claims under 11 U.S.C. § 507(a)(1).**

The following priority creditors will be paid prior to other priority creditors but concurrently with administrative claims above.

Creditor	Type of Priority	Estimated Claim	Payment and Term
<b>-NONE-</b>			

**4. Secured Creditors: Motions to Value Collateral ("Cramdown"), Collateral being Surrendered, Adequate Protection Payments, and Payment of certain Secured Claims.**

**A. Motions to Value Collateral (other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) or by the final paragraph of 11 U.S.C. § 1325(a)). Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion to value collateral as set forth herein.**

This section deals with valuation of certain claims secured by real and/or personal property, other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) [real estate which is debtor(s)' principal residence] or by the final paragraph of 11 U.S.C. § 1325(a) [motor vehicles purchased within 910 days or any other thing of value purchased within 1 year before filing bankruptcy], in which the replacement value is asserted to be less than the amount owing on the debt. Such debts will be treated as secured claims only to the extent of the replacement value of the collateral. That value will be paid with interest as provided in sub-section D of this section. You must refer to section 4(D) below to determine the interest rate, monthly payment and estimated term of repayment of any "crammed down" loan. The deficiency balance owed on such a loan will be treated as an unsecured claim to be paid only to the extent provided in section 5 of the Plan.

The following secured claims are to be "crammed down" to the following values:

Creditor	Collateral	Purchase Date	Est. Debt Bal.	Replacement Value
<b>Consumer Portfolio Service</b>	<b>2012 Toyota Camry 111,027 miles 2012 Toyota Camry SE, 34,000 miles</b>	<b>4/10/2013</b>	<b>21,991.21</b>	<b>9,800.00</b>
<b>Prestige Financial Svcs</b>	<b>2011 Mercury Mariner 92414 miles</b>	<b>4/12/2013</b>	<b>24,364.75</b>	<b>8,100.00</b>

**B. Real or Personal Property to be Surrendered.**

Upon confirmation of the Plan, or before, the debtor(s) will surrender his/her/their interest in the collateral securing the claims of the following creditors in satisfaction of the secured portion of such creditors' allowed claims. To the extent that the collateral does not satisfy the claim, any timely filed deficiency claim to which the creditor is entitled may be paid as a non-priority unsecured claim. Confirmation of the Plan shall terminate the automatic stay under §§ 362(a) and 1301(a) as to the interest of the debtor(s), any co-debtor(s) and the estate in the collateral.

<u>Creditor</u>	<u>Collateral Description</u>	<u>Estimated Value</u>	<u>Estimated Total Claim</u>
<b>-NONE-</b>			

#### **C. Adequate Protection Payments.**

The debtor(s) propose to make adequate protection payments required by 11 U.S.C. § 1326(a) or otherwise upon claims secured by personal property, until the commencement of payments provided for in sections 4(D) and/or 7(B) of the Plan, as follows:

<u>Creditor</u>	<u>Collateral</u>	<u>Adeq. Protection Monthly Payment</u>	<u>To Be Paid By</u>
<b>Consumer Portfolio Service</b>	<b>2012 Toyota Camry 111,027 miles</b>	<b>30.00</b>	
	<b>2012 Toyota Camry SE, 34,000 miles</b>		
<b>Prestige Financial Svcs</b>	<b>2011 Mercury Mariner 92414 miles</b>	<b>30.00</b>	

Any adequate protection payment upon an unexpired lease of personal property assumed by the debtor(s) pursuant to section 7(B) of the Plan shall be made by the debtor(s) as required by 11 U.S.C. § 1326(a)(1)(B) (payments coming due after the order for relief).

#### **D. Payment of Secured Claims on Property Being Retained (except those loans provided for in section 6 of the Plan):**

This section deals with payment of debts secured by real and/or personal property [including short term obligations, judgments, tax liens and other secured debts]. After confirmation of the Plan, the Trustee will pay to the holder of each allowed secured claim, which will be either the balance owed on the indebtedness or, where applicable, the collateral's replacement value as specified in sub-section A of this section, **whichever is less**, with interest at the rate provided below, the monthly payment specified below until the amount of the secured claim has been paid in full. **Upon confirmation of the Plan, the valuation specified in sub-section A and interest rate shown below will be binding unless a timely written objection to confirmation is filed with and sustained by the Court.**

<u>Creditor</u>	<u>Collateral</u>	<u>Approx. Bal. of Debt or "Crammed Down" Value</u>	<u>Interest Rate</u>	<u>Monthly Payment &amp; Est. Term</u>
<b>Consumer Portfolio Service</b>	<b>2012 Toyota Camry 111,027 miles</b>	<b>9,800.00</b>	<b>4.25%</b>	<b>Prorata 41months</b>
	<b>2012 Toyota Camry SE, 34,000 miles</b>			
<b>Prestige Financial Svcs</b>	<b>2011 Mercury Mariner 92414 miles</b>	<b>8,100.00</b>	<b>4.25%</b>	<b>Prorata 41months</b>

#### **E. Other Debts.**

Debts which are (i) mortgage loans secured by real estate which is the debtor(s)' principal residence, or (ii) other long term obligations, whether secured or unsecured, to be continued upon the existing contract terms with any existing default in payments to be cured pursuant to 11 U.S.C. § 1322(b)(5), are provided for in section 6 of the Plan.

#### **5. Unsecured Claims.**

- A. Not separately classified.** Allowed non-priority unsecured claims shall be paid pro rata from any distribution remaining after disbursement to allowed secured and priority claims. Estimated distribution is approximately 1 %. The dividend percentage may vary depending on actual claims filed. If this case were liquidated under Chapter 7, the debtor(s) estimate that unsecured creditors would receive a dividend of approximately 0 %.

#### **B. Separately classified unsecured claims.**

<u>Creditor</u>	<u>Basis for Classification</u>	<u>Treatment</u>
<b>-NONE-</b>		

#### **6. Mortgage Loans Secured by Real Property Constituting the Debtor(s)' Principal Residence; Other Long Term**

**Payment Obligations, whether secured or unsecured, to be continued upon existing contract terms; Curing of any existing default under 11 U.S.C. § 1322(b)(5).**

**A. Debtor(s) to make regular contract payments; arrears, if any, to be paid by Trustee.** The creditors listed below will be paid by the debtor(s) pursuant to the contract without modification, except that arrearages, if any, will be paid by the Trustee either pro rata with other secured claims or on a fixed monthly basis as indicated below, without interest unless an interest rate is designated below for interest to be paid on the arrearage claim and such interest is provided for in the loan agreement. A default on the regular contract payments on the debtor(s) principal residence is a default under the terms of the plan.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract</u>	<u>Estimated Arrearage</u>	<u>Arrearage Interest Rate</u>	<u>Estimated Cure Period</u>	<u>Monthly Arrearage Payment</u>
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**-NONE-**

- B. Trustee to make contract payments and cure arrears, if any.** The Trustee shall pay the creditors listed below the regular contract monthly payments that come due during the period of this Plan, and pre-petition arrearages on such debts shall be cured by the Trustee either pro rata with other secured claims or with monthly payments as set forth below.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Interest Rate on Arrearage</u>	<u>Monthly Payment on Arrearage &amp; Est. Term</u>
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**-NONE-**

- C. Restructured Mortgage Loans to be paid fully during term of Plan.** Any mortgage loan against real estate constituting the debtor(s)' principal residence upon which the last scheduled contract payment is due before the final payment under the Plan is due shall be paid by the Trustee during the term of the Plan as permitted by 11 U.S.C. § 1322(c)(2) with interest at the rate specified below as follows:

<u>Creditor</u>	<u>Collateral</u>	<u>Interest Rate</u>	<u>Estimated Claim</u>	<u>Monthly Payment &amp; Term</u>
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**7. Unexpired Leases and Executory Contracts.** The debtor(s) move for assumption or rejection of the executory contracts, leases and/or timeshare agreements listed below.

- A. Executory contracts and unexpired leases to be rejected.** The debtor(s) reject the following executory contracts:

<u>Creditor</u>	<u>Type of Contract</u>
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- B. Executory contracts and unexpired leases to be assumed.** The debtor(s) assume the following executory contracts. The debtor(s) agree to abide by all terms of the agreement. The Trustee will pay the pre-petition arrearages, if any, through payments made pro rata with other priority claims or on a fixed monthly basis as indicated below.

<u>Creditor</u>	<u>Type of Contract</u>	<u>Arrearage</u>	<u>Monthly Payment for Arrears</u>	<u>Estimated Cure Period</u>
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**-NONE-**

**8. Liens Which Debtor(s) Seek to Avoid.**

- A. The debtor(s) move to avoid liens pursuant to 11 U.S.C. § 522(f).** The debtor(s) move to avoid the following judicial liens and non-possessory, non-purchase money liens that impair the debtor(s)' exemptions. **Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion and cancel the creditor's lien.** If an objection is filed, the Court will hear evidence and rule on the motion at the confirmation hearing.

<u>Creditor</u>	<u>Collateral</u>	<u>Exemption Basis</u>	<u>Exemption Amount</u>	<u>Value of Collateral</u>
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**B. Avoidance of security interests or liens on grounds other than 11 U.S.C. § 522(f).** The debtor(s) have filed or will file and serve separate adversary proceedings to avoid the following liens or security interests. The creditor should review the notice or summons accompanying such pleadings as to the requirements for opposing such relief. The listing here is for information purposes only.

Creditor	Type of Lien	Description of Collateral	Basis for Avoidance
<b>-NONE-</b>			

**9. Treatment and Payment of Claims.**

- All creditors must timely file a proof of claim to receive any payment from the Trustee.
- If a claim is scheduled as unsecured and the creditor files a claim alleging the claim is secured but does not timely object to confirmation of the Plan, the creditor may be treated as unsecured for purposes of distribution under the Plan. This paragraph does not limit the right of the creditor to enforce its lien, to the extent not avoided or provided for in this case, after the debtor(s) receive a discharge.
- If a claim is listed in the Plan as secured and the creditor files a proof of claim alleging the claim is unsecured, the creditor will be treated as unsecured for purposes of distribution under the Plan.
- The Trustee may adjust the monthly disbursement amount as needed to pay an allowed secured claim in full.
- If relief from the automatic stay is ordered as to any item of collateral listed in the plan, then, unless otherwise ordered by the court, all payments as to that collateral will cease, and all secured claims based on that collateral will no longer be treated by the plan.
- Unless otherwise ordered by the Court, the amount of the creditor's total claim listed on the proof of claim controls over any contrary amounts listed in the plan.

**10. Vesting of Property of the Estate.** Property of the estate shall vest in the debtor(s) upon confirmation of the Plan.

Notwithstanding such vesting, the debtor(s) may not transfer, sell, refinance, encumber real property or enter into a mortgage loan modification without approval of the Court after notice to the Trustee, any creditor who has filed a request for notice and other creditors to the extent required by the Local Rules of this Court.

**11. Incurrence of indebtedness.** The debtor(s) shall not voluntarily incur additional indebtedness exceeding the cumulative total of \$5,000 principal amount during the term of this Plan, whether unsecured or secured, except upon approval of the Court after notice to the Trustee, any creditor who has filed a request for notice, and other creditors to the extent required by the Local Rules of this Court.

**12. Nonstandard Plan Provisions**

None. If "None" is checked, the rest of Part 12 need not be completed or reproduced.

Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Official Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.

The following plan provisions will be effective only if there is a check in the box "Included" in § 1.C.

=> **Payment of Attorney Fees and Costs - The claims for attorney fees and costs shall be paid by all funds available on first disbursement after confirmation of the plan (fees) and entry of proof of claim for actual costs (costs), and until such claims for attorney fees and costs is paid in full, except as reserved for adequate protection payments on allowed secured claims (if any), DSO claims and Trustee commissions.**

Dated: May 16, 2019

/s/ Thomas C. Johnson, Sr.

**Thomas C. Johnson, Sr.**

Debtor 1

/s/ Juliet H. Johnson

**Juliet H. Johnson**

Debtor 2

/s/ Richard C. Pecoraro

**Richard C. Pecoraro 48650**

Debtors' Attorney

By filing this document, the Attorney for Debtor(s) or Debtor(s) themselves, if not represented by an attorney, also certify(ies) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in the Local Form Plan, other than any nonstandard provisions included in Part 12.

**Exhibits:** Copy of Debtor(s)' Budget (Schedules I and J); Matrix of Parties Served with Plan

Certificate of Service

I certify that on 5/16/2019, I mailed a copy of the foregoing to the creditors and parties in interest on the attached Service List.

/s/ Richard C. Pecoraro

**Richard C. Pecoraro 48650**

Signature

1700 Huguenot Road, Ste B  
Midlothian, VA 23113

Address

804-464-3066

Telephone No.

CERTIFICATE OF SERVICE PURSUANT TO RULE 7004

I hereby certify that on 5/16/2019 true copies of the forgoing Chapter 13 Plan and Related Motions were served upon the following creditor(s):

- by first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P.; or  
 by certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

/s/ Richard C. Pecoraro

**Richard C. Pecoraro 48650**

Fill in this information to identify your case:

Debtor 1	<b>Thomas C. Johnson, Sr.</b>
Debtor 2 (Spouse, if filing)	<b>Juliet H. Johnson</b>
United States Bankruptcy Court for the:	<b>EASTERN DISTRICT OF VIRGINIA</b>
Case number (If known)	<b>19-32355-KLP</b>

Check if this is:

- An amended filing  
 A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

12/15

## Official Form 106I

### Schedule I: Your Income

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed
Occupation	<b>Retired</b>	<b>Retired</b>
Employer's name		
Employer's address		

How long employed there? \_\_\_\_\_

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <b>0.00</b>	\$ <b>0.00</b>
3. Estimate and list monthly overtime pay.	3. +\$ <b>0.00</b>	+\$ <b>0.00</b>
4. Calculate gross income. Add line 2 + line 3.	4. \$ <b>0.00</b>	\$ <b>0.00</b>

Debtor 1 **Thomas C. Johnson, Sr.**  
 Debtor 2 **Juliet H. Johnson**

Case number (if known)

**19-32355-KLP**

Copy line 4 here .....	<b>For Debtor 1</b>	<b>For Debtor 2 or non-filing spouse</b>	
4. _____	<b>\$ 0.00</b>	<b>\$ 0.00</b>	
<b>5. List all payroll deductions:</b>			
5a. <b>Tax, Medicare, and Social Security deductions</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	
5b. <b>Mandatory contributions for retirement plans</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	
5c. <b>Voluntary contributions for retirement plans</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	
5d. <b>Required repayments of retirement fund loans</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	
5e. <b>Insurance</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	
5f. <b>Domestic support obligations</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	
5g. <b>Union dues</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	
5h. <b>Other deductions.</b> Specify: _____	<b>\$ 0.00</b>	<b>+ \$ 0.00</b>	
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	<b>\$ 0.00</b>	<b>\$ 0.00</b>	
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	<b>\$ 0.00</b>	<b>\$ 0.00</b>	
<b>8. List all other income regularly received:</b>			
8a. <b>Net income from rental property and from operating a business, profession, or farm</b> Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	<b>\$ 0.00</b>	<b>\$ 0.00</b>	
8b. <b>Interest and dividends</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	
8c. <b>Family support payments that you, a non-filing spouse, or a dependent regularly receive</b> Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	<b>\$ 0.00</b>	<b>\$ 0.00</b>	
8d. <b>Unemployment compensation</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	
8e. <b>Social Security</b>	<b>\$ 319.00</b>	<b>\$ 1,039.00</b>	
8f. <b>Other government assistance that you regularly receive</b> Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	<b>\$ 0.00</b>	<b>\$ 0.00</b>	
8g. <b>Pension or retirement income</b>	<b>\$ 783.00</b>	<b>\$ 1,012.00</b>	
8h. <b>Other monthly income.</b> Specify: _____	<b>\$ 0.00</b>	<b>+ \$ 0.00</b>	
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	<b>\$ 1,102.00</b>	<b>\$ 2,051.00</b>	
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<b>\$ 1,102.00</b>	<b>+ \$ 2,051.00</b>	<b>= \$ 3,153.00</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	<b>+\$ 0.00</b>		
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	<b>\$ 3,153.00</b>		
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>	<input checked="" type="checkbox"/> No.		
	<input type="checkbox"/> Yes. Explain: _____		

Fill in this information to identify your case:

Debtor 1	<b>Thomas C. Johnson, Sr.</b>
Debtor 2	<b>Juliet H. Johnson</b> (Spouse, if filing)
United States Bankruptcy Court for the:	<b>EASTERN DISTRICT OF VIRGINIA</b>
Case number (If known)	<b>19-32355-KLP</b>

Check if this is:

- An amended filing  
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

##### 1. Is this a joint case?

- No. Go to line 2.  
 Yes. Does Debtor 2 live in a separate household?

No

Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

##### 2. Do you have dependents? No

Do not list Debtor 1 and  
Debtor 2.

Yes. Fill out this information for  
each dependent.....

Dependent's relationship to  
Debtor 1 or Debtor 2

Dependent's  
age

Does dependent  
live with you?

Do not state the  
dependents names.

_____	_____
_____	_____
_____	_____
_____	_____

- No  
 Yes  
 No  
 Yes  
 No  
 Yes  
 No  
 Yes

##### 3. Do your expenses include expenses of people other than yourself and your dependents? No Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know  
the value of such assistance and have included it on Schedule I: Your Income  
(Official Form 106I.)

##### 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ **725.00**

#### Your expenses

##### If not included in line 4:

- 4a. Real estate taxes  
4b. Property, homeowner's, or renter's insurance  
4c. Home maintenance, repair, and upkeep expenses  
4d. Homeowner's association or condominium dues  
5. Additional mortgage payments for your residence, such as home equity loans

4a. \$ <b>0.00</b>
4b. \$ <b>35.00</b>
4c. \$ <b>0.00</b>
4d. \$ <b>0.00</b>
5. \$ <b>0.00</b>

Debtor 1 **Thomas C. Johnson, Sr.**  
 Debtor 2 **Juliet H. Johnson**

Case number (if known) **19-32355-KLP**

6. <b>Utilities:</b>	6a. Electricity, heat, natural gas	6a. \$ <b>257.00</b>
	6b. Water, sewer, garbage collection	6b. \$ <b>100.00</b>
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <b>225.00</b>
	6d. Other. Specify: _____	6d. \$ <b>0.00</b>
7. <b>Food and housekeeping supplies</b>	7. \$ <b>400.00</b>	
8. <b>Childcare and children's education costs</b>	8. \$ <b>0.00</b>	
9. <b>Clothing, laundry, and dry cleaning</b>	9. \$ <b>190.00</b>	
10. <b>Personal care products and services</b>	10. \$ <b>111.00</b>	
11. <b>Medical and dental expenses</b>	11. \$ <b>50.00</b>	
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <b>175.00</b>	
13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$ <b>0.00</b>	
14. <b>Charitable contributions and religious donations</b>	14. \$ <b>0.00</b>	
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$ <b>0.00</b>	
15b. Health insurance	15b. \$ <b>0.00</b>	
15c. Vehicle insurance	15c. \$ <b>210.00</b>	
15d. Other insurance. Specify: <b>Car Warranty Ins.</b>	15d. \$ <b>110.00</b>	
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <b>Personal Property</b>	16. \$ <b>10.00</b>	
17. <b>Installment or lease payments:</b>	17a. \$ <b>0.00</b>	
17b. Car payments for Vehicle 1	17b. \$ <b>0.00</b>	
17c. Car payments for Vehicle 2	17c. \$ <b>0.00</b>	
17d. Other. Specify: _____	17d. \$ <b>0.00</b>	
18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>	18. \$ <b>0.00</b>	
19. <b>Other payments you make to support others who do not live with you.</b> Specify: _____	\$ <b>0.00</b>	
20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>		
20a. Mortgages on other property	20a. \$ <b>0.00</b>	
20b. Real estate taxes	20b. \$ <b>0.00</b>	
20c. Property, homeowner's, or renter's insurance	20c. \$ <b>0.00</b>	
20d. Maintenance, repair, and upkeep expenses	20d. \$ <b>0.00</b>	
20e. Homeowner's association or condominium dues	20e. \$ <b>0.00</b>	
21. <b>Other:</b> Specify: _____	21. +\$ <b>0.00</b>	
22. <b>Calculate your monthly expenses</b>		
22a. Add lines 4 through 21.	\$ <b>2,598.00</b>	
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$ <b>2,598.00</b>	
22c. Add line 22a and 22b. The result is your monthly expenses.		
23. <b>Calculate your monthly net income.</b>		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$ <b>3,153.00</b>	
23b. Copy your monthly expenses from line 22c above.	23b. -\$ <b>2,598.00</b>	
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c. \$ <b>555.00</b>	
24. <b>Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes.	Explain here: _____	

Acceptance Now  
 5501 Headquarters Drive  
 Plano, TX 75024-5837

Acceptance Now  
 6312 W. Broad Street  
 Richmond, VA 23230-2010

Acceptance Now  
 Attn: Bankruptcy  
 5501 Headquarters Drive  
 Plano, TX 75024-5837

Ashley Funding Services, LLC  
 Resurgent Capital Services  
 PO Box 10587  
 Greenville, SC 29603-0587

Beta Finance  
 Alice Kash Inc Collections  
 P.O. Box 6000  
 Crown Point, IN 46308-6000

CAC Financial Corp  
 2601 NW Expressway  
 Ste. 1000 East  
 Oklahoma City, OK 73112-7236

CJW Medical Center  
 P.O. Box 99400  
 Louisville, KY 40269-0400

CJW Medical Center \*  
 Attn: Patient Account Services  
 PO Box 13620  
 Richmond, VA 23225-8620

CVS/Caremark  
 P.O. Box 659539  
 San Antonio, TX 78265-9539

Capio Partners  
 Re: Henrico Doctors  
 2222 Texoma Pkwy, Ste 150  
 Sherman, TX 75090-2481

Capital One Bank USA  
 PO Box 30281  
 Salt Lake City, UT 84130-0281

Caudle & Caudle, P.C.  
 3123 West Broad Street  
 Richmond, VA 23230-5106

Check City  
 2729-B West Broad St  
 Richmond, VA 23220-1905

Check City \*  
 3920 Hull Street  
 Richmond, VA 23224-1714

City of Richmond  
 Dept. of Taxation  
 900 East Broad Street  
 Richmond, VA 23219-1907

City of Richmond City Hall  
 Room 109 Delinquent Taxes  
 900 East Broad Street  
 Richmond VA 23219-1907

Claude M. Wilkinson, Jr. DDS  
 9015 Forest Hill Ave  
 Richmond, VA 23235-3050

Comenity Bank/Lane Bryant  
 Attn: Bankruptcy  
 Po Box 182125  
 Columbus, OH 43218-2125

Comenity Bank/Lane Bryant  
 Po Box 182789  
 Columbus, OH 43218-2789

Commonwealth Anesthesia  
 PO Box 35808  
 Richmond, VA 23235-0808

Commonwealth Radiology PC \*  
 1508 Willow Lawn Drive  
 Suite 117  
 Richmond, VA 23230-3421

(p)VIRGINIA DEPARTMENT OF TAXATION  
 P O BOX 2156  
 RICHMOND VA 23218-2156

Consumer Portfolio Service  
 PO Box 57071  
 Irvine, CA 92619-7071

Consumer Portfolio Svc  
 19500 Jamboree Rd  
 Irvine, CA 92612-2411

Consumer Portfolio Svc  
 Attn: Bankruptcy  
 Po Box 57071  
 Irvine, CA 92619-7071

Credit One Bank  
 Attn: Bankruptcy Department  
 Po Box 98873  
 Las Vegas, NV 89193-8873

Credit One Bank  
 P.O. Box 98872  
 Las Vegas, NV 89193-8872

DEPARTMENT OF THE TREASURY-IRS  
INTERNAL REVENUE SERVICE  
PO BOX 7346  
PHILADELPHIA, PA 19101-7346

Dominion Cardiovascular Special  
Document Page 12 of 14  
PO Box 11768  
Richmond, VA 23230-0168

First Premier Bank  
3820 N Louise Ave  
Sioux Falls, SD 57107-0145

First Premier Bank  
Attn: Bankruptcy  
Po Box 5524  
Sioux Falls, SD 57117-5524

Fiscal Service - DMSC  
for Veterans Health Admin  
P.O. Box 830794  
Birmingham, AL 35283-0794

Focused Receivables Mgmt  
1130 Northchase Pkwy, Ste 105  
Marietta, GA 30067-6429

(p)FOCUSED RECOVERY SOLUTIONS  
9701 METROPOLITAN COURT  
STE B  
RICHMOND VA 23236-3690

GE Capital  
PO BOX 960061  
Orlando, FL 32896-0061

Genesis Bc/celtic Bank  
Attn: Bankruptcy  
268 South State Street Ste 300  
Salt Lake City, UT 84111-5314

Genesis Bc/celtic Bank  
Po Box 4499  
Beaverton, OR 97076-4499

HSBC Bank  
PO box 9  
Buffalo, NY 14240-0009

Henrico Doctors Hospital Fores  
7300 Beaufont Springs Drive  
Richmond, VA 23225-5551

Henrico Doctors Hospital\*  
Attn: Bankruptcy Dept  
P.O. 13620  
Richmond, VA 23225-8620

Henrico Fcu  
9401 W Broad St  
Henrico, VA 23294-5331

Internal Revenue Service\*\*  
PO Box 7346  
Philadelphia, PA 19101-7346

LVNV Funding  
PO Box 10587  
Greenville, SC 29603-0587

Laboratory Corporation  
of America  
430 South Springs Street  
Burlington, NC 27215-5865

McGuire Medical Center  
Fiscal Services  
1201 Broad Rock Boulevard  
Richmond, VA 23224-4915

McGuire Va Medical Center  
PO Box 19950  
Asheville, NC 28815-1905

Midland Funding LLC  
Re: T-Mobile  
P.O. Box 2011  
Warren, MI 48090-2011

Midnight Velvet  
1112 7th Ave  
Monroe, WI 53566-1364

Midnight Velvet  
Attn: Bankruptcy  
1112 7th Avenue  
Monroe, WI 53566-1364

Miramed Revenue Group  
360 E. 22nd Street  
Lombard, IL 60148-4924

Miramed Revenue Group  
Attn: Bankruptcy  
360 East 22nd Street  
Lombard, IL 60148-4924

Mitchell Endoscopy Ctr & Ofc  
7605 Forest Ave, Suite 211  
Richmond, VA 23229-4940

MoneyKey  
3422 Old Capitol Trail  
Suite 1613  
Wilmington, DE 19808-6124

NCO Financial Systems Inc  
2360 Campbell Creek Suite 500  
Richardson, TX 75082-4452

Neurological Associates, Inc.  
7301 Forest Ave.  
Suite 300  
Richmond, VA 23226-3792

Premier Bankcard/Charter  
PO Box 2208  
Vacaville, CA 95696-8208

Prestige Financial Svc  
1420 S. 500 W  
Salt Lake City, UT 84115-5149

Prestige Financial Svcs  
Attn: Bankruptcy  
351 W Opportunity Way  
Draper, UT 84020-1399

Prestige Financial Svcs  
1420 S. 500 W  
Salt Lake City, UT 84115-5149

Primary Health Group  
Meadowbridge  
8239 Meadowbridge Rd  
Mechanicsville, VA 23116-2318

Primary Health Group-Henricom  
PO Box 740776  
Cincinnati, OH 45274-0776

Radiology Assoc. of Richmond  
2602 Buford Road  
Richmond, VA 23235-3422

Richmond Emergency Physicians  
P.O. Box 808  
Grand Rapids, MI 49518-0808

Rva Fin Fcu  
1700 Robin Hood Rd  
Richmond, VA 23220-1012

Rva Fin Fcu  
Attn: Bankruptcy Dept  
1700 Robin Hood Rd  
Richmond, VA 23220-1012

Salute Cards  
Attn: Bankruptcy  
Po Box 105555  
Atlanta, GA 30348-5555

Salute Cards  
Pob 105555  
Atlanta, GA 30348-5555

Security Credit Services  
306 Enterprise Drive  
Oxford, MS 38655-2762

Security Credit Services  
Attn: Bankruptcy  
Po Box 1156  
Oxford, MS 38655-1156

Speedy Cash  
PO Box 101928  
Dept. 2280  
Birmingham, AL 35210-6928

State Farm  
Agent Reggie Dickerson  
5390 Twin Hickory Rd  
Glen Allen, VA 23059-5682

Sterling Jewelers/Kay Jewelers  
15220 Nw Greenbrier, Ste  
Beaverton, OR 97006-5744

Sterling Jewelers/Kay Jewelers  
Attn: Bankruptcy  
375 Ghent Rd  
Akron, OH 44333-4601

(p)T MOBILE  
C O AMERICAN INFOSOURCE LP  
4515 N SANTA FE AVE  
OKLAHOMA CITY OK 73118-7901

Transworld Systems, Inc.  
507 Prudential Road  
Horsham, PA 19044-2308

Urology Specialist of Virginia  
PO Box 8310  
Roanoke, VA 24014-0310

Virginia Emergency Phys LLP  
P.O. Box 17695  
Baltimore, MD 21297-1695

Virginia Urology  
c/o Parrish & Lebar, LLP  
5 E. Franklin St  
Richmond, VA 23219-2105

Carl M. Bates  
P. O. Box 1819  
Richmond, VA 23218-1819

John P. Fitzgerald, III  
Office of the US Trustee - Region 4 -R  
701 E. Broad Street, Ste. 4304  
Richmond, VA 23219-1849

Juliet H Johnson  
1514 Wallace Street  
Richmond, VA 23220-6060

Richard C. Pecoraro  
Rich Law, PLC  
1700 Huguenot Rd.  
Suite B4  
Midlothian, VA 23113-2397

Thomas C. Johnson Sr.  
1514 Wallace Street  
Richmond, VA 23220-6060

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